

FARM TOPICS

FARMER WARNED ON WAR BUYING

Bargains for Cash Will Pre-
vail After Emergency.

By H. C. M. CASE
Chief of Agricultural Extension, College
of Agriculture, University of Illinois

There will be plenty of bargains for those having the cash when the war emergency is over and farmers facing rising prices should keep this in mind.

As improvement costs increase it may be well to postpone some improvements until costs are lower and labor and materials are easier to obtain, rather than pay a high price now. In fact, future construction of this kind will help prevent a post-defense depression.

Farmers will be tempted to over-expand their operations and investments in response to high prices, but nothing is more important to the farmer than careful financial plans, especially to farmers burdened with mortgages and other financial obligations. Farmers freed of indebtedness with money to invest may still make some wise investments but should avoid heavy new obligations. The inflation of land values and of prices of other things, which have been bought during the last war, is recalled, which later were paid for with farm products at greatly reduced prices. Many farmers lost title to their property because they were unable to meet their obligations.

Current low interest rates, which are not assured for a long time in the future, may lead some farmers to overpay for land. While low interest rates bring a lower annual payment, usually they have the influence of raising prices of land and other commodities bought. Hence the purchaser in the end has a much larger principal to pay. For example, a 5 per cent \$50 mortgage is much more favorable than a 3 per cent loan on \$100. Although the annual interest paid is the same, the principal is \$40 more in the latter case.

In order to avoid the ill effects of a post-war depression, farmers were advised to consider seven points: (1) Avoid land inflation by not purchasing at high prices; (2) avoid long term debts or obligations that fall due in large lump sums; (3) pay off current debts; (4) improve land to meet more easily post-war low prices; (5) provide better living conditions in the home; (6) create reserves by preparing interest and principal on debt, as well as to provide good cash reserves; (7) postpone high-cost purchases until after the emergency, if possible.

Dairy Cow Requires Protein Supplement

Overfeeding farm grains to dairy cattle in the food production program in an attempt to supply sufficient protein and avoid the purchase of a high protein supplement is a false economy, explains J. G. Cash, extension dairy specialist of the University of Illinois college of agriculture.

For example, a cow requiring 10 pounds of a 15 per cent protein mixture a day to meet her needs could get the same amount of protein from 15 pounds of a mixture of equal parts of corn and cob meal and ground oats, but the cost would be greater and the cow probably would not produce as well in the long run because of the lack of balance between the protein and carbohydrates.

A suitable mixture containing 15 per cent total protein could be made with 600 pounds of corn and cob meal, 400 pounds ground oats and 200 pounds soybean meal, at a cost of \$147 a hundred pounds (figuring corn at 70 cents a bushel, oats at 45 cents a bushel and soybean meal at \$2.50 a hundred pounds, and adding a grinding charge of 10 cents a hundred pounds for corn and oats). Ten pounds of this mixture would supply 1 1/2 pounds of protein and would cost 147 cents.

ONE A DAY

Barley, wheat or rye grass pasture is so high in protein that very little protein feed is needed in the grain mixture for dairy cows.

Rubber tires will last longer if rubber-tired machines and implements are blocked up, when not in use, to keep the weight off the tires.

Butter may be successfully stored in sub-zero temperatures for six years, claim Cornell University scientists after taking butter from coolers where it had been stored for that period of time.

Milk production in this country should be expanded to an all-time high. With dairy production already at a high level and farm labor getting scarcer, the job of boosting dairy production is a challenge to every farmer and farm leader in the dairy section of the nation.

Don't Let

High Prices Unpleasant Taste Inconvenience

Keep you from getting all the Vitamins A and D you need.

You can be sure that each member of your family gets enough of these essential vitamins by seeing to it that they take

ONE A DAY

A TABLET A DAY IS ALL YOU TAKE

A PENNY A DAY IS ALL IT COSTS

30 tablets 35¢ 90 tablets 85¢ 180 tablets \$1.50

20 tablets 35¢ 90 tablets 85¢ 180 tablets \$1.50

20 tablets 35¢ 90 tablets 85¢ 180 tablets \$1.50

20 tablets 35¢ 90 tablets 85¢ 180 tablets \$1.50

20 tablets 35¢ 90 tablets 85¢ 180 tablets \$1.50

Food Dearth in France Serious

Search for Substitutes Is Urged; Lack of Edible And Other Oils.

VICHY, FRANCE.—The search for substitutes continues to develop in France on account of the dearth of standard commodities. While the situation in some cases there are people who plead for more relief.

"It is all very well," they urge, "to grind a miscellaneous assortment of hanks and call the result coffee. But surely it is going too far to propose building a plant for the process. The war must end some day and coffee will return. What will you do with your plant then?"

It may happen also that the discovery of a substitute brings no alleviation but merely causes scarcity of the raw materials entering into the composition of that substitute. The stock reply to such arguments is to recall that it is during the Napoleonic wars that beet sugar was devised to replace cane sugar and that now beet sugar holds the field.

Weak Points Appear.

Then there is the question of oil, both edible and lubricating. Farmers are urged to sow clover and rapeseed, while the production of olive and walnut oil is encouraged.

All these measures, however, have been more or less neglected ever since the development of the peanut oil industry in the French African colonies. In some of them the peanut is the staple crop, and the oil is a source of wealth. The dearth of oil is due solely to difficulties of importation.

Real Progress Here.

But the greatest progress—and probably the most lasting—has been made in the realm of plastics, in which, pre-war, France had been greatly outdistanced by the United States and Germany. The latest product is known as "plastic," its composition is not revealed but it is used for making fountain pens, bicycle handlebars, automobile windshields and cinema film, among other things.

It was announced that the government is experimenting with substitutes for tobacco. Private citizens have forestalled it. Ever since the cigarette ration was brought down to four a day men have been trying the leaves of various trees, including eucalyptus, corn silk and several medicinal herbs. The field is unlimited.

More activity on the part of the "economic police" is foreshadowed in an official announcement regarding the shipping of "family packages" of foodstuffs. The "economic police" consists of agents of the ministry of supplies, who may enter all eating houses and investigate every shipment of goods. Then the minister, without any law, may order the closing of any restaurant or the confiscation of any shipment.

Nevertheless, it is conceded that in France individual inconveniences must give way to the common good.

Lodge Sends Ambulance For an Injured Member

ROSEVILLE, CALIF.—Mrs. A. H. Swan, chaplain of the Rebekah lodge in Roseville, fractured her ankle in a fall in her bathtub and was sitting at 70 cents a bushel, oats at \$2.50 a hundred pounds, and adding a grinding charge of 10 cents a hundred pounds for corn and oats). Ten pounds of this mixture would supply 1 1/2 pounds of protein and would cost 147 cents.

ROSEVILLE, CALIF.—Mrs. A. H. Swan, chaplain of the Rebekah lodge in Roseville, fractured her ankle in a fall in her bathtub and was sitting at 70 cents a bushel, oats at \$2.50 a hundred pounds, and adding a grinding charge of 10 cents a hundred pounds for corn and oats). Ten pounds of this mixture would supply 1 1/2 pounds of protein and would cost 147 cents.

OUR DEMOCRACY

by Mat

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

WE HAD GOOD NATURAL SOLDIERS THEN, FOR OUR MEN HAD HANDLED RIFLES AND HORSES SINCE THEY WERE BOYS.

Darlington Heights

Darlington Heights, Jan. 12.—We are really experiencing a severe cold spell of weather with a two-inch snowfall since last week. Thermometer ranging to ten below zero. Many ladies have had the misfortune of losing their pointed pants and canned goods.

Mrs. Charlie Franklin had the misfortune to break her wrist Thursday, due to a fall. Harwood Gary had one finger slightly injured by a wood saw a few days ago.

Mrs. John Henry Ransom and Mrs. James Thurston and son, Jimmy, were the guests of Mrs. Sam Anderson on Saturday last.

Ernest Towler of Richmond spent the week in the home of his brother, O. H. Towler.

Myrtle Cain, a beautician who has devoted many hours to worrying about the possible shortage of silk stockings, believes a plastic substance that can be painted on the legs may be just what every woman needs.

It could be applied with a sponge and removed with a special oil wash," she explains.

Until the day of the plastic "stocking" arrives Miss Cain suggests that women can meet any hairy shortage by painting the legs with cosmetics, by wearing knee-length boots, which were stylish when grandmother was a girl, or by wearing cotton, wool, knitted, crocheted or net stockings.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.

There are some 16,000 American banks, each owned and operated by local citizens. Separate in a sense—but they are knit together into one great "system" by the common aim of service. Responsive to the needs of each community, yet they are geared to meet the nation's needs, instantly in 14 hour of crisis. There's nothing like it elsewhere; it's the envy of every other country; it's democracy functioning at its very best.